

PAYYAP

The easiest way to get paid over the phone.

PROBLEM:

Taking manual payments over the phone is tedious & time-consuming.

* Uniquely vendor-driven, PAYYAP breaks-thru the “adoption catch-22”

SOLUTION:

PAYYAP quickly takes automated payments over the phone.



Value Proposition

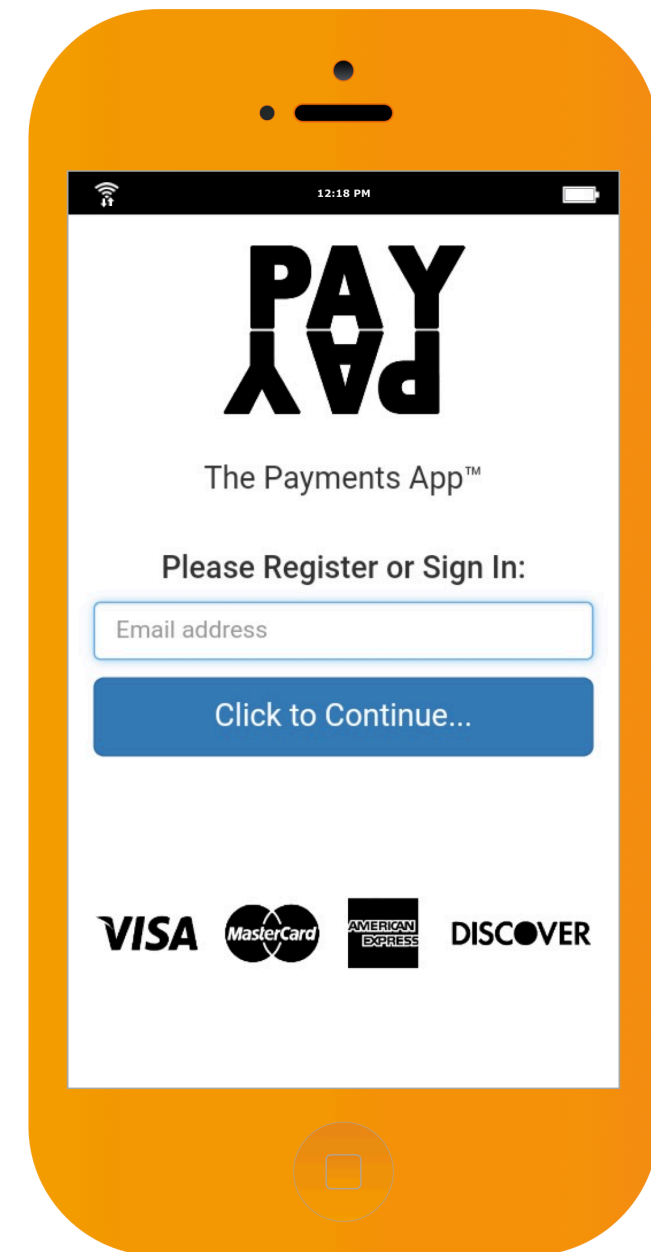
The only app that gets you paid over the phone.

Value to Business:

- The absolute easiest way to get paid over the phone
- Recorded voice authorizations (per payment) reduce fraud and disputes
- Real-time payment completion
- Auto-payment receipt (via email or sms when available)
- Available worldwide

Value to Customers:

- No desktop / laptop / tablet required
- No internet required / no Apps to download
- Receiving an automated telephone call is familiar & free
- Quickly complete payments by speaking to an automated operator (or using the telephone keypad)
- Voice biometric security enables fast repeat use



Get Paid w/ **PAYYAP**: vs. PayPal App.

REQUEST	PAYYAP "Payment Request Process"	Start	PayPal, etc. "Payment Request Process"
STEP 1:	Open PAYYAP App	Full Payment Cycle	Open PayPal App
STEP 2:	Enter Invoice Data: • Name • Amount • Telephone Number		Enter Invoice Data: • Name • Amount • Email Address
STEP 3:	(Click to Submit Payment Request)		(Click to Submit Payment Request)
PAYMENT	PAYYAP "Payment Process"		PayPal, etc. "Payment Process"
STEP A:	Customer receives / answers telephone call		Customer logs into her/his email account
STEP B:	<i>N/A - payment process has already begun</i>		Customer navigates to the PayPal email invoice; and clicks to "pay the invoice"
STEP C:	Automated payment operator takes credit card details over phone (<u>voice-driven</u>)		Customer completes an online payment form at paypal.com (<u>manual key-entry</u>)
STEP D:	Payment is complete; Customer hangs-up (PAYYAP displays real-time payment status)		Vendor receives an email notification when the customer has successfully paid the invoice
REAL-TIME	Yes. The payment is Vendor-driven; <u>Business moves forward</u>	Finish	No. The payment occurs at the leisure of the Customer; <u>Business is paused</u>
TIME TO COMPLETION	~ 5 mins.		(unknown)

Product & Use Case

- **Work has been completed, and Designer wants to get paid.**

A. Designer simply opens **PAYYAP** (on his Android/iOS device), selects Sara's details (Amount to be Paid, Name & Telephone Number).

B. **PAYYAP** voice servers place an *automated* call to Sara's telephone.

C. Sara answers the call & follows *automated* instructions to complete the payment over the telephone.

D. **PAYYAP** displays Sara's real-time payment processing status to Designer.

"Designer"

Designer's
PAYYAP View

Designer's **PAYYAP** View



B/C "Sara"

Sara receives **PAYYAP**'s automated telephone call and completes the payment while Designer watches.

PAYYAP

Start Here Active Account: **Designer Vendor**

1. Total Sale Amount

100.00

Transaction Limit: USD **300.00** / customer / week

Customer Identity

2. Name on Card

Sara Shopper

Example: Jane D. Smith

3. Cardholder's Telephone Number

A. Country (Calling Code) of your Customer

United States (+1)

B. Cardholder's Telephone Number

4155551212 ✓

Format local telephone number (e.g., USA: 212-555-1212; AUS: 0404 555 123, etc.)

Start Payment Authorization

A

PAYYAP

processing...

[Cancel](#)

Payment Status:	Calling +1/4155551212
Connected:	✓
Confirmed Identity:	✓
Card Account Number:	✓
Card Expiration Date:	✓
Card Security Code:	✓
Confirmed Amount:	✓
Confirmed Terms:	
Processing Payment Request:	
Payment Results:	

[Logout](#)

D1

PAYYAP

Receipt:

Amount:	100.00 USD
Payment TO:	Designer Vendor
Payment FROM:	Sara Shopper
APPROVED!	
Pre-Transaction Balance	0.00 USD
New Account Balance	100.00 USD

Take Another! (new billing details)

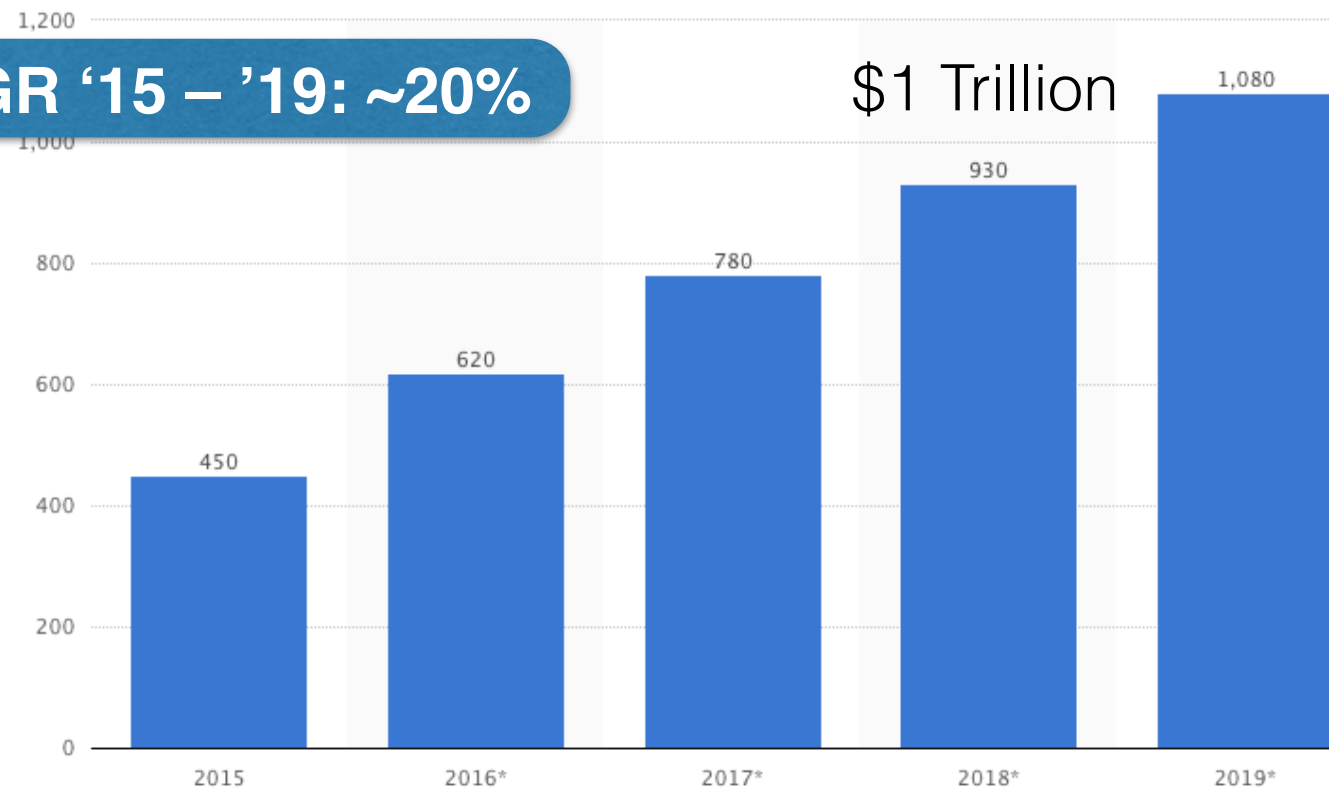
[Logout](#)

D2

The Market

“Global mobile payments” is a massive, rapidly growing but underpenetrated industry.

CAGR '15 – '19: ~20%



Dollar amount of global mobile payment market. (billions)*

PAYYAP Positioning:

- **First mover** advantage.
- **Scalable** across multiple payment channels & languages.
- **High convenience** addresses target customer needs.

Live PAYYAP User Profile

- International entrepreneurs (especially those using Craigslist™, Instagram™, Facebook™, Skype™, etc. as marketing and sales channels) who are looking for convenient ways to take payments from remote customers - immediately
- Market: worldwide (English speaking)
- PAYYAP's Cost: gaining customer awareness

Competitive Review

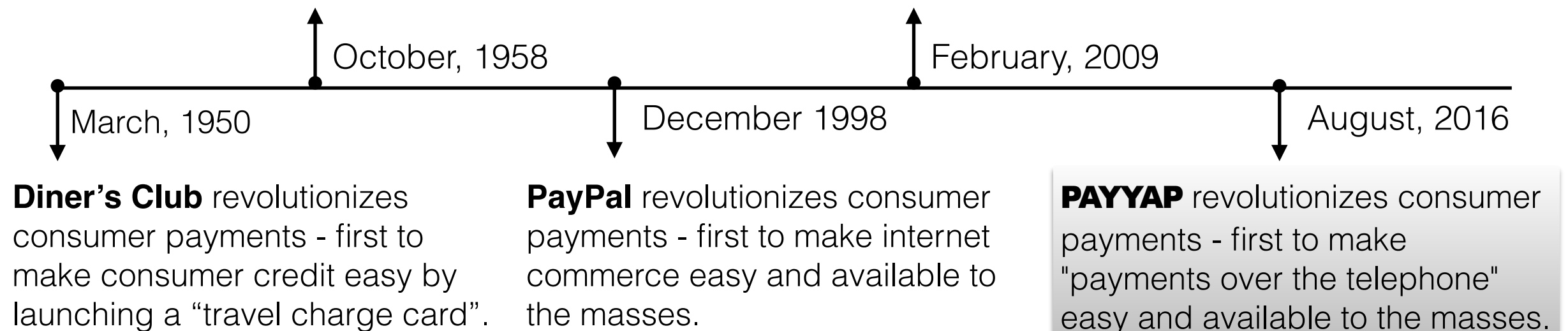
	Pricing	Markets	“Payer” Considerations	Advantage
PayPal	3.10% + 0.30 (+ 30.00 / month)	Global	Must have access to the internet access	<ul style="list-style-type: none"> • Economy of scale; • Can to quickly buy innovators
PAYYAP™	3.35% + 0.00 (+ 0.00 / month)	Global	Any telephone	<ul style="list-style-type: none"> • Cheaper than Square™; • Easier than PayPal™; • First mover
Square	3.75% + 0.00 (+ 0.00 / month)	AU, JP, US, UK	Regionally limited; Must have access to the internet access	It was a first mover in the mobile “card swipe” market
venmo	3.00% + 0.00 (+ 0.00 / month)	US	Must have venmo App; Regionally limited	Free bank to bank transfers
Western Union	5% - 50%	Global	Time consuming; Expensive	Cash-In / Cash-Out

Consumer Payments Timeline

American Express

“revolutionizes” consumer payments by charging \$1.00 more for the same service offered by Diners Club (and calling it a “business card” instead of a “travel card”).

Square revolutionizes consumer payments -- first to make "swiped" (card present) transactions easy and available to the masses -- with mobile hardware.



Business Model

PAYYAP U.S. Pricing:

- Buy Rate: 2.00% +0.10 **(LIVE)**
- PAYYAP's "8th Channel" Service Rate: 3.35% + 0.00
- Net Profit Margin: 67.50bp

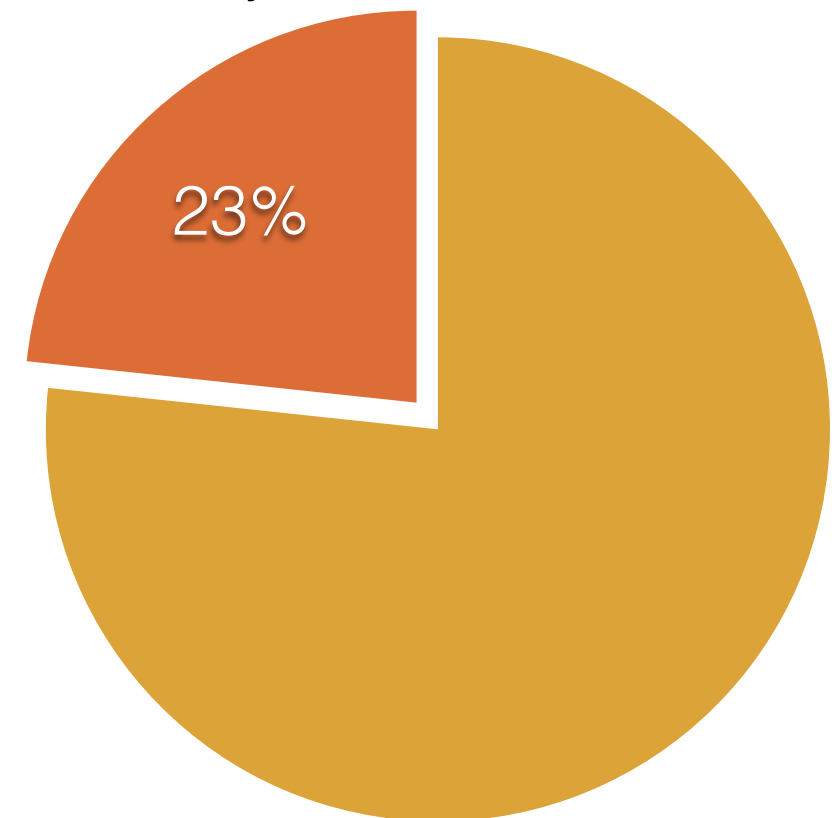
PAYYAP E.U. Pricing:

- Buy Rate (est): ~3.00% + 0.00 (coming soon)
- PAYYAP's "8th Channel" Service Rate (proj): 4.6% + 0.00
- Net Profit Margin (proj): 67.50bp

PAYYAP Global (regionally generic) Pricing:

- Buy Rate: 5.00% (coming soon)
- PAYYAP's "8th Channel" Service Rate (proj): 6.50%
- Net Profit Margin (proj): 1.50bp

- Cost of Service
- Projected Gross Profit Margin



vs. PayPal:

- Buy Rate: < 2.50%
- U.S. "Ecommerce" Sell Rate: 2.90% + 0.30 USD
- U.S. "Card Swipe" Sell Rate: 2.90% + 0.30 USD
- U.S. "Virtual Terminal" Sell Rate: 3.10% + 0.30 USD (+ 30.00 / month)
- International Sell Rate: Add 1.00% to the above (+ 2.90% FX Fee)
- 8th Channel Service ("Automated via Telephone") Sell Rate: **(none)**

Terms of Offer

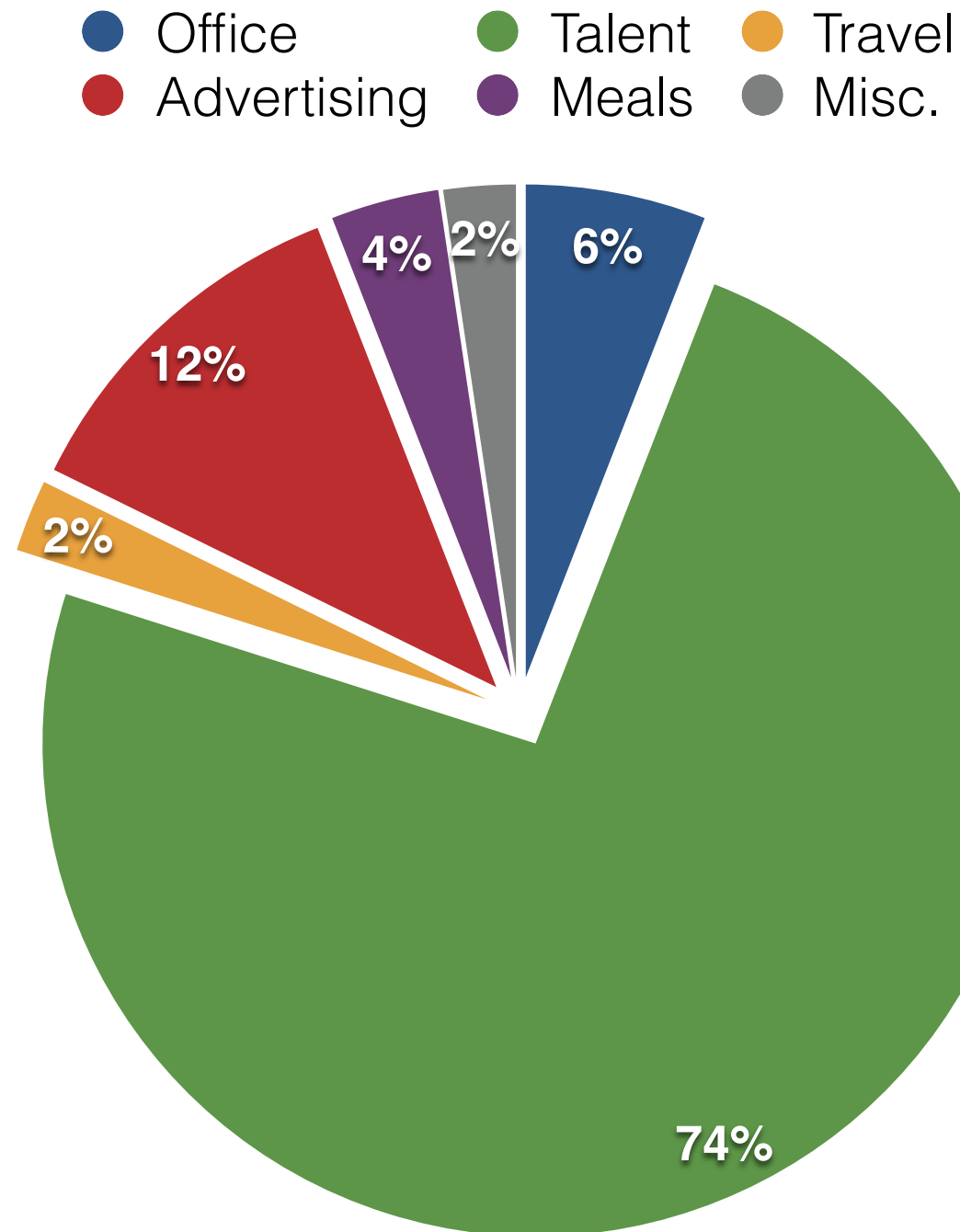
USD 500k note on a 2mm
pre-money capitalization

PAYYAP

PAYYAP LLC (USA)

- Established SEP 2016

Use of Funds



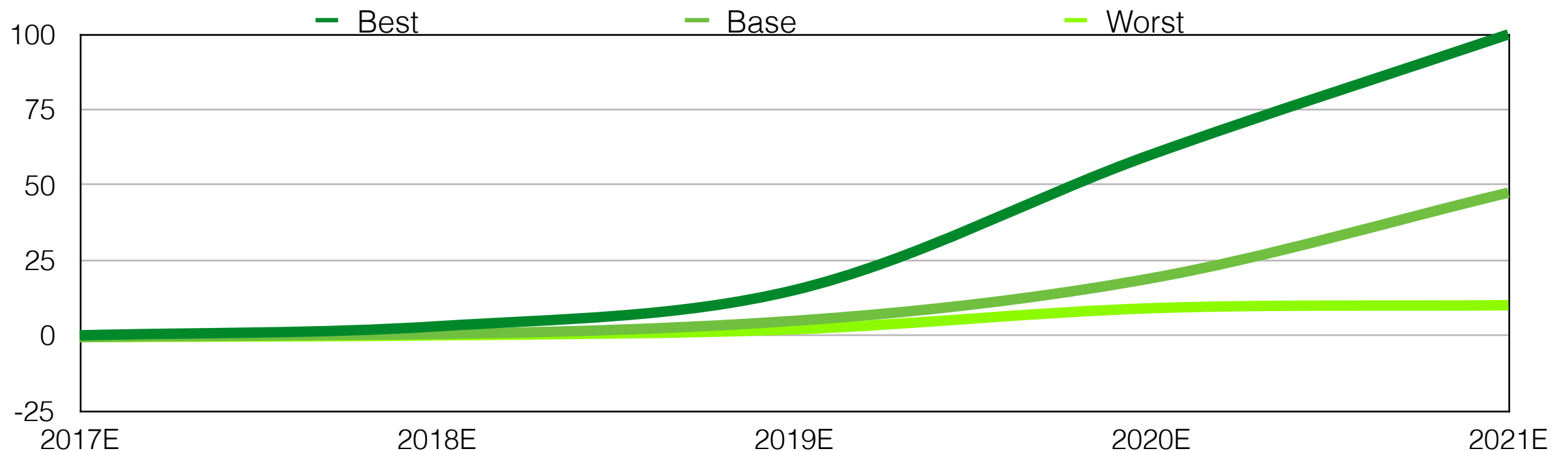
Immediate Hires Include:

- Sr. Network Architect
- Sr. Voice Developer
- Sr. App Developer
- Sr. WWW Developer
- Dir. Customer Support

Financial Projections

PAYYAP will make for a lucrative investment even with conservative projections

By Year End	2017E	2018E	2019E	2020E	2021E
Payments Processed Per Month (\$mm)	1	100	500	2000	5000
<i>Growth Rate</i>	10	10	5	4	2.5
Annual Revenue (\$mm)	\$0.59	\$5.92	\$29.60	\$118.40	\$296.00
EBITDA	-0.137	0.95	4.736	18.944	47.36
<i>EBITDA Margin</i>	—	0.16	0.16	0.16	0.16



PAYYAP

(pronounced: “pay app”)

The Payments App™

Now available worldwide at your favorite app store:



LIVE DEMO ACCOUNT CREDENTIALS:

- USER: demo@payyap.network

HOME PAGE: <https://PAYYAP.network>

EMAIL: investor.relations@payyap.network